

REMARKS

Applicants reply to the Examiner's comments in the Advisory Action mailed on February 8, 2008, and submit these remarks. Claims 1-13 were pending in the application and the Examiner rejects claims 1-13. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by the amendments. Reconsideration of this application is respectfully requested.

Applicants thank the Examiner for the Interview with Applicant's counsel on February 12, 2008 to discuss the previously submitted amendments and arguments. Applicants also appreciate the Examiner's agreement with Applicants' counsel that the amendments are most likely sufficient to differentiate from the currently cited references. As suggested by the Examiner, Applicants even further amend the claims to focus on the specific travel related aspects of the invention. **The Examiner also agreed to contact Applicants' counsel prior to issuing another office action, if necessary.**

In the Detailed Action of the Advisory Action, the Examiner asserts that the "Applicant's arguments are substantially similar to the arguments filed in response to the first office action on the merits" (page 2, item 1). As discussed with the Examiner during the interview, in the reply to the first Office Action, Applicants argued against Khanna that was cited by the Examiner in applying a 35 U.S.C. § 102(e) rejection against the independent claims of the instant application. Specifically, the arguments were directed toward the lack of ability of the Khanna reference to match transactions, such that an account owner could quickly identify offsetting transactions in relation to one another. Applicants argued that Khanna need not determine relationships between data elements because a bank would have already related a checking account to a number of checking account transactions. Moreover, Applicants noted that Khanna would be unable to organize data from different sources, such that data elements are positioned according to their relationships.

In the reply to the second Office Action, Applicants argued against Khanna and Hornick, which were cited by the Examiner in applying a 35 U.S.C. § 103(a) rejection against the independent claims of the instant application. As noted by the Applicants, Hornick discloses a reservations system that is controlled by a seat inventory control system. Based on a set of equations, the Hornick system calculates a booking limit for every fare class that is stored within a local database. However, **because Hornick uses reservation data that is created and stored within a local database, there is no need, nor is there any disclosure, for identifying**

disparate data sources based on a user request, retrieving data from the various disparate sources, and conditioning the data (which is presumably in different formats), such that the various pieces of information can be mapped to corresponding data elements. Moreover, Hornick does not disclose the retrieval and matching of travel transactions with related financial transactions in order to provide a requestor with much more specific information detailing travel spend transactions.

Rejection under 35 U.S.C. § 103

The Examiner rejects claims 1-3, 6-8, and 11-12 under 35 U.S.C. § 103(a) as being unpatentable over Khanna et al., U.S. Patent Publication No. 2002/0133605, (“Khanna”) in view of Hornick et al., U.S. Patent No. 5,255,184, (“Hornick”). Applicants respectfully traverse this rejection.

Khanna generally discloses an online account aggregation system that allows online users to access any number of accounts from a single entry point. The Khanna system enables users to identify account web sites in which they would like convenient access. Each of the identified web site URL’s are stored in a site database, alongside corresponding web site names and instruction sets unique to each web site. When a registered user accesses the Khanna web site, a number of links are provided, each corresponding to a previously identified account web site. When a user selects one of the links (e.g., “Compass Bank”), the Khanna system performs a search on the site database for a corresponding link URL. When the URL is located, a corresponding instruction set is retrieved

While Khanna aggregates data from different web sites into a single interface, this data is not retrieved and matched in order to show specific spend transactions as they relate to specific travel transactions. For example, Khanna may retrieve data from a user’s checking account, data from a user’s retirement savings account, and data from the user’s brokerage account. **The account data from the three separate accounts is displayed for the user on a single web page. However, Khanna does not disclose a mapping process that would interrelate data from the three accounts.** Using the above example, the user transfers money from his checking account to his retirement savings account. He subsequently rolls a balance of his retirement savings account into his brokerage account. Khanna is not concerned with, nor does Khanna disclose, mapping the transfer and rollover transactions such that the user would see the relationship of the two corresponding transactions in the same categorized view.

Hornick generally discloses an airline reservations system that is controlled by a seat inventory control system. Specifically, the Hornick system provides an airline seat reservations system that produces optimal reservation control using network-wide booking limits, while taking into account the probabilistic nature of demand. Hornick is based on the concept of Expected Marginal Seat Revenue (EMSR), which does not require a large number of variables that have been needed by prior art systems. Based on a set of equations, the Hornick system calculates a booking limit for each itinerary and fare class in a flight database. Hornick rejects itineraries and fare classes where the sum of EMSRs for all flight legs of the itinerary is greater than the generated revenue. However, as noted above in reference to Khanna, **Hornick is not concerned with, nor does Hornick disclose, mapping the booking information to financial transactions such that a user would see the corresponding transactions as they relate to each other.**

Neither Khanna nor Hornick are concerned with the specific problem of providing highly scalable, conditioned and inter-related transactional data from multiple disparate data sources. Specifically, the Hornick system relies on data that is stored internally by and for the disclosed reservations system. **As such, there is no need for Hornick to identify various disparate data sources based on a specific user request, retrieve the data from the identified data sources based on requests such that each source recognizes the requests, and condition the data such that it can be mapped to similar data and formatted in accordance with the requesting user's preferences and/or needs.**

Moreover, neither Khanna nor Hornick teach the complex data mapping process as disclosed by the presently claimed invention. Specifically, mapping of financial transactions obtained from one or more financial databases to travel transactions obtained from a plurality of disparate travel databases is not disclosed by the cited references. As such, neither Khanna, Hornick, nor any combination thereof, disclose or contemplate the unique combination of ALL of the following:

- receiving, at a transaction processor, a request from a user for travel expense report, wherein the request includes data selection criteria comprising a corporate transaction account provider identifier, an air sector, and a fare basis code
- determining when the request includes a natural language query
- parsing the request to retrieve the data selection criteria from the natural language query when the request includes the natural language query
- receiving a categorized view instruction from the user, wherein the view instruction determines a format for the travel expense report

- formatting the data selection criteria in accordance with format requirements of a plurality of disparate sources, wherein the plurality of disparate sources store travel transaction data and financial transaction account data
- retrieving the financial transaction account data from at least one of the plurality of disparate sources in accordance with the data selection criteria
- retrieving the travel transaction data from at least one of a: Customer Reservations System (CRS) and an air carrier, wherein the travel transaction data includes the air sectors, and the fare basis codes provided by the air carrier and, wherein the travel transaction data is obtained by the transaction processor on behalf of the user
- adding proprietary information to the financial transaction account data and the travel transaction data, wherein the proprietary information relates to a host supplier network
- conditioning the elements to create the travel expenses for transmission to the user, wherein the processed financial account data includes line item detail from the financial transaction account data and the travel transaction data
- analyzing metadata associated with elements of the financial transaction account data and elements of the travel transaction data to determine relationships between the elements
- positioning each of the elements according to the relationships and in accordance with the view instruction, wherein the elements are marked as billed or unbilled
- sending the travel expense report to the user, wherein the user analyses the travel expense report to determine a level of spend for a defined item over a defined time

as similarly recited by independent claims 1, 6, 11, and 12.

Dependent claims 2-3, and 7-8 variously depend from independent claims 1 and 6. As such, dependent claims 2-3 and 7-8 are allowable for at least the reasons set forth above, as well as in view of their own respective features.

Rejection under 35 U.S.C. § 103

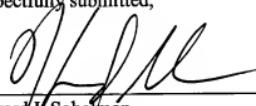
The Examiner rejects claims 4-5 and 9-10 under 35 U.S.C. § 103(a) as being unpatentable over Khanna in view Hornick in further view of Bartoli et al., U.S. Patent No. 6,047,268, ("Bartoli"). Applicants respectfully traverse this rejection.

As noted above, the combination of Khanna and Hornick do not teach or contemplate each feature of amended independent claims 1, 6, 11, and 12 and Bartoli does not teach or contemplate the missing features. Bartoli generally discloses a system for obtaining secure information over a network by using a token ("cookie") that is stored on the user's computer and is used to provide authentication information to external systems. However, Bartoli does not teach or contemplate each element of claim 1 as bulleted above. Thus, dependent claims 4-5 and 9-10 are differentiated from the cited references for at least the same reasons as above, as well as in view of their own respective features.

In view of the above remarks and amendments, Applicant respectfully submits that all pending claims properly set forth that which Applicant regards as his invention and are allowable

over the cited references. Accordingly, Applicant respectfully requests allowance of the pending claims. The Examiner is invited to telephone the undersigned at the Examiner's convenience, if that would help further prosecution of the subject application. The Commissioner is authorized to charge any fees due to Deposit Account No. 19-2814.

Respectfully submitted,


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